

Information to identify the case:

Debtor 1	Robert S. Cross	Social Security number or ITIN	xxx-xx-6181
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-23946-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert S. Cross

6/12/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert S. Cross
 Debtor

Case No. 15-23946-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db
 515640884 Robert S. Cross, 341 Kingston Ave, Barrington, NJ 08007-1047
 515640885 Able Imaging, LLC, 999 Route 73 N., Suite 101, Marlton NJ 08053-1227
 515640886 +Amcol Systems Inc, 111 Lancewood Rd, Columbia SC 29210-7523
 515640886 +Apex Asset, 2501 Oregon Pike, Lancaster PA 17601-4890
 515640887 +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise FL 33323-2857
 515640890 +David Romisher, DMD, 7 West Park Ave., Merchantville NJ 08109-2204
 515640891 +Doris Cross, 341 Kingston Ave., Barrington NJ 08007-1047
 515640892 +Emerg Phy Assoc of S. jersey, PC, Akron Billing Center, 3585 Ridge Park Drive,
 Akron, OH 44333-8203
 515640893 +Financial Recoveries, Po Box 1388, Mount Laurel NJ 08054-7388
 515640894 HRRG, PO Box 459080, Fort Lauderdale FL 33345-9080
 515856718 +HSBC BANK USA, N.A. c/o PHH MORTGAGE CORP. f/k/a C, One Mortgage Way, Mailstop SV01,
 Mt. Laurel, NJ 08054-4637
 515640895 Hsbc Mortgage Corp USA, Mail Stop SV01, PO Box 5465, Mt. Laurel, NJ 08054
 515640896 +Karen Cross, 118 Peterson Boulevard, Woodbury NJ 08096-1819
 515640897 Mid-Atlantic Anesthesia Assoc., PO Box 8505, Cherry Hill NJ 08002-0505
 516864039 +Nationstar LLC, P.O.Box 619094, Dallas, TX 75261-9094
 516864040 +Nationstar LLC, P.O.Box 619094, Dallas, TX 75261-9741, Nationstar LLC, P.O.Box 619094,
 Dallas, TX 75261-9094
 515640898 +PNC Bank, Consumer Loan Center, 2730 Liberty Ave., Pittsburgh PA 15222-4704
 515640899 +South Jersey Radiology Associates, PO Box 1710, Voorhees NJ 08043-7710
 515640901 Virtua Health Voorhees, PO Box 8500-8267, Philadelphia PA 19178-8267
 515640900 +Virtua Health Voorhees, 2 Brighton Road, Clifton NJ 07012-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2019 00:55:22 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 13 2019 00:55:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

515640888 +Fax: 602-659-2196 Jun 13 2019 01:21:43 ChexSystems, Inc., Attn: Customer Relations,
 7805 Hudson Road, Suite 100, Saint Paul MN 55125-1703
 515640889 +EDI: CCS.COM Jun 13 2019 03:58:00 Credit Collection Services, Two Wells Avenue,
 Dept 9136, Newton Center MA 02459-3225

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2019 at the address(es) listed below:

Daniel L Reinganum on behalf of Debtor Robert S. Cross DanielR@McDowellLegal.com,
 kgresh@mcdowellllegal.com;djamison@mcdowellllegal.com;lwood@mcdowellllegal.com;cgetz@mcdowellllegal.c
 om;mfunk@mcdowellllegal.com;reinganumdr62202@notify.bestcase.com
 Denise E. Carlon on behalf of Creditor PHH MORTGAGE CORPORATION, as servicer for HSBC BANK
 USA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
 summarymail@standingtrustee.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

Date Rcvd: Jun 12, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Melissa N. Licker on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
NJ_ECF_Notices@mccalla.com

Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC
phillip.raymond@mccalla.com

R. A. Lebron on behalf of Creditor PHH MORTGAGE CORPORATION, as servicer for HSBC BANK USA,
N.A. bankruptcy@feinsuch.com

Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC rsolarz@kmlawgroup.com
TOTAL: 9